

PRIMING THE HOUSING PUMP

More mortgage money could boost house production to 125,000 units per year.

LEGISLATION has been introduced in the House of Commons to permit chartered banks to make mortgage loans, to insure National Housing Act mortgages, and to empower the Bank of Canada to rediscount such mortgages.

When passed, possibly with minor modifications, this legislation is expected to make a larger pool of funds available for mortgage investment. Since the government also plans to make it easier to buy new housing by reducing down payments and

By

JOHN CAULFIELD SMITH

extending mortgage repayment periods under the National Housing Act, house production should show considerable increase in 1954 and subsequent years.

• **Hedge Against Recession?**—In some quarters, opinion has been expressed that in its new housing legislation the government may have created a St. George to battle the dragon of recession.

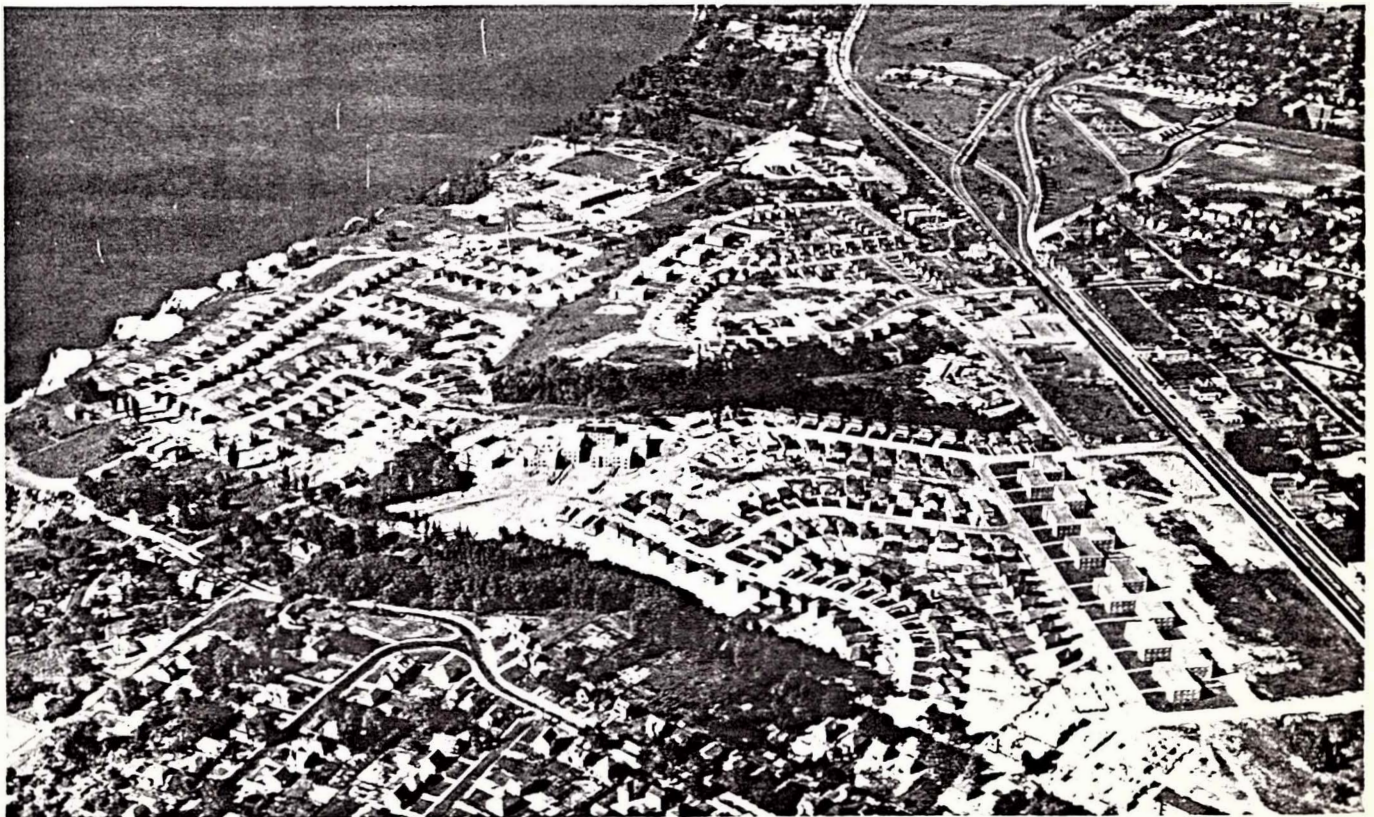
It is possible that the govern-

ment anticipates that business activity will not always remain on its present high plateau. Construction is recognized as being one of the bulwarks of our economy. By making home ownership easier and by getting more money into house building, the government may hope to offset a downward trend, should one ever develop.

It is conceivable that, notwithstanding the mortgage insurance and rediscount features of the legislation, banks and other lending institutions may not find the new interest rate too appealing.

This rate has not been set yet, but it is expected to be about $5\frac{1}{2}$ per cent. Present return to lenders on National Housing Act mortgages is $5\frac{3}{4}$ per cent. It is worth noting that interest rates on conventional mortgage loans and other securities which compete for institutional funds have increased since the present N.H.A. rate was established.

• **Where's Money To Come From?**—Suppose we assume that the new rate—whatever it is—is attractive. Then where is money in sufficient volume for more



• **SCARBOROUGH HOUSING DEVELOPMENT**—Bird's eye view of one of more recent housing developments in the Toronto suburb of Scarborough. Picture symbolizes the tremendous boom in house and apartment construction which has taken place since World

War II throughout the Metropolitan Toronto area. The location of the above airview is the Kingston Road-Midland Avenue region of Scarborough with Lake Ontario in the distance.

Photo courtesy The Photographic Survey Corp'n. Ltd.

mortgages to come from? Under the present National Housing Act, the lending institution provides 75% of the loan and the remaining 25% comes from the government. The new legislation will end this joint loan scheme, and the lending institution will be called upon to supply 100% of the loan.

The gap left by withdrawal of government funds, amounting to approximately \$50 million in joint loans in 1952, must be filled before an increase in house production can be looked for.

Institutions now making mortgage loans have been putting 50% of their new money income into this form of investment. It is hard to see how they can increase this percentage, considering the demands made on their funds by other essential forms of economic development.

• **Government Looks to Banks**—The new legislation may make it possible for some Canadian branches of large U.S. life insurance companies which formerly have not done so, to operate under the National Housing Act.

In this connection, elimination of the 15 per cent non-resident tax on incomes, undoubtedly, would encourage the purchase of insured mortgages by foreign investors.

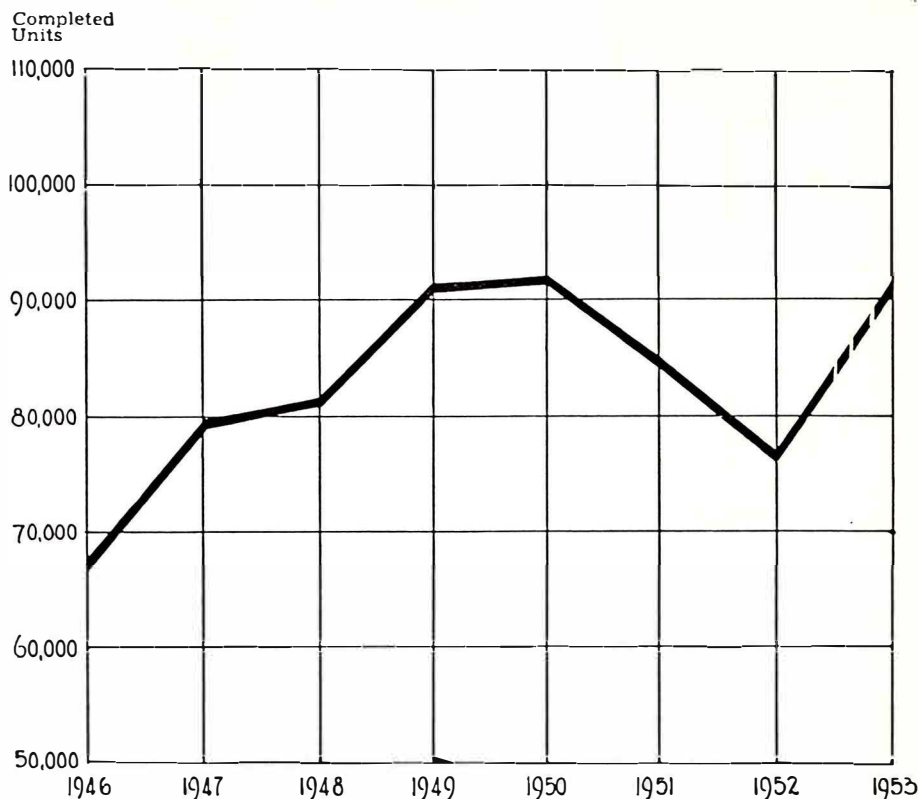
Of course, the government looks primarily to the banks to put up the additional funds necessary to finance large volume house building. Yet the banks do not have any unemployed money at the present time. It's all out working. Where or how can they get more?

Increased savings by bank depositors might be one answer. Another might be expansion of the nation's credit. An increase in the currency supply need not be inflationary, if geared to a rise in productivity.

• **Should Boost Production**—The government's objective in introducing the new legislation is said to be 125,000 new housing starts in 1954. The total in 1953 was in the neighbourhood of 100,000.

There's no doubt that 125,000 units per year is within the capacity of Canada's house building industry. Indeed, this number seems needed to keep pace with family formation, replace obsoles-

CANADA'S POSTWAR HOUSING RECORD



cent housing, and retire the backlog of units unbuilt during the depression and war years.

• **New Role for C.M.H.C.**—The switch from the present National Housing Act to its new version will be a major one. During the transitional period it is anticipated that the government will have to expand its direct lending facilities through its agency, Central Mortgage & Housing Corporation. Handling direct loans will not be a new experience for the Corporation. In 1952, the latest year for which figures are available, the Corporation approved direct loans to home owners to the extent of \$20 million, involving 2,345 units.

As a matter of fact, as a result of the new legislation, C.M.H.C.'s role is likely to be strengthened.

It was to be expected that the government would impose certain conditions with respect to mortgage loans to be protected by its mortgage insurance. One of these conditions is insistence that C.M.H.C. must make appraisals and inspections for houses on which the mortgage is insured.

Thus, while the lending institution may decide, within a framework of requirements established by the Corporation, who can qual-

ify for a mortgage loan, it is the Corporation that will decide how large a mortgage it will insure. And C.M.H.C. will inspect construction to see that the insured mortgage is being protected in the proper manner.

These arrangements may suit the banks, since they have no trained mortgage personnel. It will probably suit other lending institutions less well, since the staffs they have built up over the years to handle mortgage appraisals and inspections will have their work greatly curtailed.

The mortgage insurance premium—2 per cent of the amount of the loan in the case of a single family dwelling—is to be added to the loan. It will be paid by the home owner to the lending institution as part of his monthly mortgage payment. In turn, it will be remitted by the institution to C.M.H.C.

In the event of default on an insured mortgage, right to the property must be transferred to the Corporation. The lending institution then will be paid a portion of its claim, in accordance with an established formula. The Minister of Public Works has estimated that payments generally will average 97 per cent of the amount of the claim.

TORONTO CAN BE PROUD OF REGENT PARK

Unique in many respects, this development is standing on its own feet financially — without direct aid from the taxpayer.

By
FRANK E. DEARLOVE,
*Administrator,
Regent Park Housing Project.*

How It All Started: For many years, civic-minded groups, including labour organizations, have strongly advocated that a programme be adopted for the elimination of sub-standard housing areas and their replacement with modern sanitary rental housing accommodation, for families not in a position to acquire their own homes and at rents which they could afford to pay. The Bruce Report in 1934 first emphasized the need to rehabilitate the Regent Park area, but with the advent of war, progress was delayed. After the war, there was still no sign of an easing in the housing shortage. Then after a great deal of preliminary investigation, on January 1, 1947, the City Council submitted to the ratepayers qualified to vote on money by-laws the question of redeveloping a sub-standard housing area. The vote favoured such redevelopment by 62.2% to 37.8%. The site chosen, now known as Regent Park (North)

Housing Project, was composed of six major city blocks located approximately one and one-half miles from City Hall. This area is bounded by Dundas Street on the south, Gerrard Street on the north, Parliament Street on the west and River Street on the east, and comprises 42.5 acres.

City's Social and Economic Problem: There were 628 houses and 35 commercial and dwelling units in the area, but 822 families were crowded into these small homes, as well as many roomers and boarders, and no doubt many other families of which the assessors had no knowledge. Also there were 18 industrial and commercial buildings and 33 parcels of vacant land of varying sizes, previously the sites of houses which had been torn down because of their dilapidated condition. Most of the houses were very old, with frame or rough-cast construction, but practically all were of sub-standard type. Only a few homes were neat and clean, the others being huddled in dingy rows with all too few amenities. Back yards were ill-kept and rarely provided a comfortable "sitting - out" spot, while vacant lots were repositories for

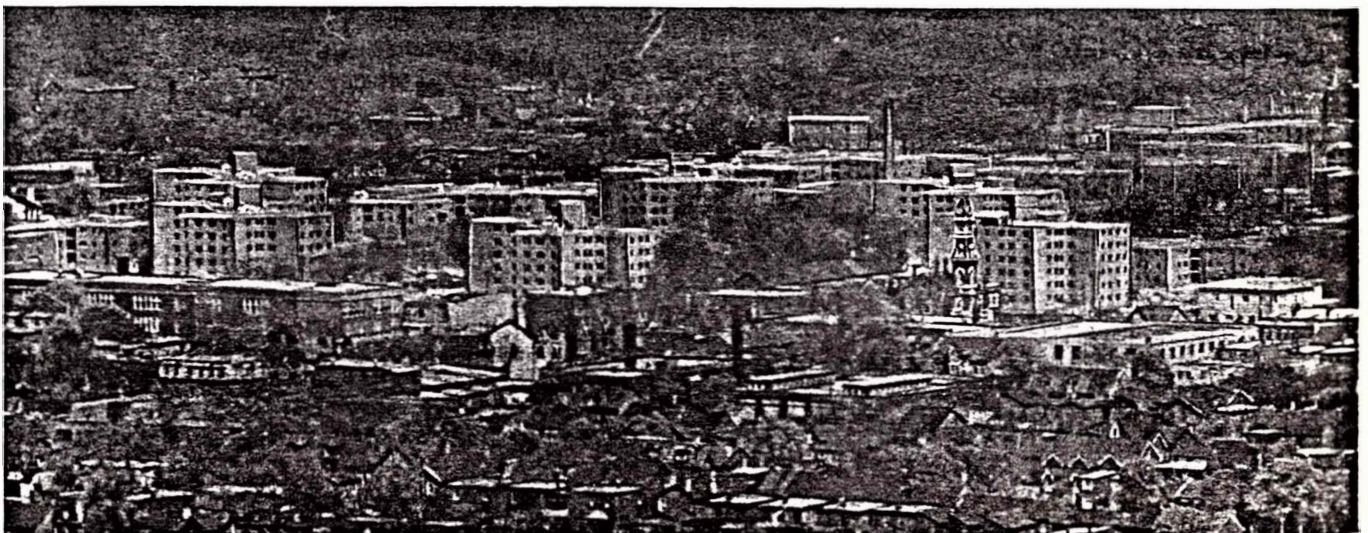
all kinds of junk. They were in turn the only playgrounds available for the neighborhood children. Plumbing and sanitary facilities were outdat-

ed and woefully inadequate. Crime and juvenile delinquency were rampant, and many of the houses were potential fire-traps.

Conflicting Opinions: Proposals for a housing development were tossed about in a sea of conflicting opinions. Some suggested that the scheme was not practicable and that the cost would be prohibitive. Others argued that many of the home owners who had lived in the district all their lives would hate to see their old homes torn down, and that they would not move into the new units when completed, thereby creating an even greater housing problem. Opposition



FRANK E. DEARLOVE



• **REGENT PARK:** Photo taken with telephoto lens by Journal from the top of the Canadian Bank of Commerce Building.

Immensity of the Project can be appreciated only from such a view. 264 units will be added by December.

Canada's Pioneering Public Housing Development — Toronto's Regent Park (North) Plan, has been in operation for seven years. Critics have been confounded and boosters elated by the results!

Sociologists have had their theory confirmed, that adequate housing which replaces slums, actually reduces fire and police protection costs! Police officials report that in 1947 when first construction started there were 174 arrests in the area now occupied by the East Section of the development. In the first two years after tenants first occupied the re-developed East Section — there were none. In 1947 there were 18 fires. Since then there has been only one, causing \$5.00 damage!

Unique in the world is the Regent Park method of setting rents, which is on a sliding basis, depending on the circumstances of each individual family! Qualms about this method being impracticable have proved to be unfounded.

was also encountered from owners of apartment buildings elsewhere in the City and even, at the start, from the local Ratepayers' Association. However, with public approval and the joint co-operation of both levels of Government, the development finally got underway in the early part of 1947.

The Authority: City Council applied to the Legislature of the Province of Ontario for special legislation to appoint The Housing Authority of Toronto, being a public commission and a body politic and corporate, to which Royal Assent was given on April 1, 1947. It consists of not less than three nor more than five members, resident ratepayers, the majority not to be members of City Council.

City Council then hastened to pass the necessary by-law to establish the Authority and entrusted to it the construction, maintenance, control, operation and management of the Regent Park (North) Housing Project. On September 29, 1947, this power was extended to include expropriation of the land and settlement of claims for damages or compensation arising out of such expropriation.

Experimental Setup: The Housing Authority experimented with row-housing to accommodate the larger families. Four 8-family group house buildings were erected on the main corners of the Eastern Section and three 8-group buildings in the Central Section. The other corner was occupied by the new Eastern Orthodox

Church. It was found however that the cost of upkeep of these row-houses was greater than that of the apartment units, and the garbage cans and drying yards detracted greatly from the appearance of the general area. The problem of housing the larger families was solved by constructing six and seven-roomed apartments on the ground floors of the six-storey buildings in the Western Section. Children would not now need to use the elevators to go out to play, and would be under the eye of their parents at all times.

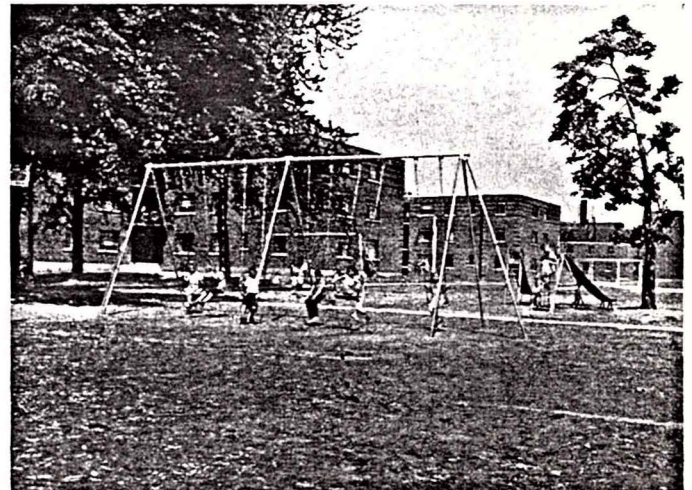
Development: From time to time, unavoidable delays have seriously interfered with the completion of the Regent Park Project. First, the lack of new accommodation for displaced families slowed up the redevelopment.

Then, when sites were available for new buildings it was necessary to go again to the ratepayers and secure further confirmation that the project should be completed. This resulted in more delay. Detailed working plans of the Western Section could not be prepared until funds had been authorized. Finally, the tenth and last building in that section was held up pending the completion of the new Police and Fire Stations in another location. Of the 1,289 units planned, 1025 have now been completed and occupied. It is anticipated that by the end of the year 264 additional units will be ready for occupation. But it is not expected that the remaining building containing 48 suites, which is to be erected on the site of the former Police Station and Fire Hall, will be ready for occupancy before the summer of 1956.

Financing: The Government of Canada has approved Grants-in-Aid totalling \$1,362,000 toward the cost



• **BEFORE AND AFTER:** These pictures show in a graphic manner the contrast between the housing conditions of families prior to their transfer to the Regent Park apartments, and at



present. Now the children play in the sun on grass lawns and in clean sand piles, their activities supervised by a recreational director. The entire lives of the children will be changed.



• **BETTER PLACES TO LIVE:** This picture eloquently tells a story of a change not only to new homes but to a new mode of living. In the foreground are homes being razed to make way for modern apartments. The families which lived in these slum conditions suffered many handicaps. The disease, juvenile delinquency and crime which tragically marked these homes were a patent outcome of squalor. Now these same families,

housed in the Regent Park Development, have a new lease of life. Conditions are clean, orderly, well supervised and administered. The families are a credit to the City and their children have a brighter outlook on life. They are happier, and don't quarrel as they did in the past. The growing Regent Park Project is shown in the background. Commencement of another large addition has recently been approved.

of acquiring and clearing the site. The Province of Ontario is contributing \$1,000 a unit towards construction costs, which will total \$1,289,000 when the project is completed in 1956. The City of Toronto, in addition to making an outright grant of the balance of the cost of the land, estimated at \$1,761,410, will also finance the Housing Authority in its construction of 1,289 housing units, the Administration and Community Centre building, a central heating plant and the improvement of the grounds, the net cost of which is estimated at \$11,640,000. This will be accomplished by the issuance of debentures.

Improvement In Living Conditions: Reports from district schools indicate that because of improved living conditions the children are cleaner, healthier and happier and that they are getting better grades since moving into the Regent Park Project. Reports from Police and Fire Departments, and Departments of Public Health and Public Welfare, indicate that municipal costs in this area have notably decreased. Even more im-

portant is the fact that the incidence of crime, juvenile delinquency and family problems has materially declined.

In addition to supervised sports activities for the older children in the Project, there is now a unique Tiny-Tots Play Area which features a "jungle gym", merry-go-round and a king-sized sandbox, also under supervision. Winter classes are now held in the Community Centre for boys and girls from pre-school ages up to the late teens, and it is hoped to establish a permanent Recreation and Community Centre on a full-time basis in the near future.

An Asset To Our Community: The Regent Park (North) Project occupies an area which, before the development started in 1947, earned the City only \$36,100 in taxes. At that time it was costing the City about \$91,000 a year for essential services, from which no direct benefit was received. The Housing Authority now pays full taxes on the land and buildings in the area. Amazing as it may seem, this public housing development earned the City \$130,000 in taxes

last year, and this may be increased to \$240,000 per year when the last of the units is completed.

When the debentures guaranteed by the City to finance the project are retired, the City will acquire full ownership of an investment worth approximately \$16,000,000 at no cost to the taxpayer. Of this amount, \$2,651,000 represents a straight grant, with no strings attached, from the Federal and Provincial governments. The balance represents the amount guaranteed by the City on behalf of the Housing Authority.

Although it is impossible to determine the exact number of persons who will be living in the Project when finally completed, it is evident that well over 5,000 people will make their homes at Regent Park and more than 2,000 will be children under 16 years of age. Regent Park will thus be a neighborhood community exceeding in population that of many Ontario towns, and indications are that its citizens will be better off morally, physically and mentally as a result of living in this model housing development.



TORONTO'S REGENT PARK NORTH — A STORY OF AMAZING SUCCESS

TEN years have passed since the Regent Park (North) Project — the first and most controversial public housing development in Canada — was begun and the recent construction of the last units brings to mind the bitter opposition and criticism showered upon it in 1947. The scheme was too impractical, the cost prohibitive! A rental system geared to income would not work! The people for whom the housing was designed would not appreciate it!

What has time and experience proved? How does this ambitious Project stand up under critical examination today?

Before these questions are examined, let us consider how the Regent Park (North) Plan originated.

History

The Regent Park area was first given serious consideration as an area for redevelopment in 1934, with the presentation of the Report of the

by
F. H. CORMACK
Executive Secretary
The Housing Authority of Toronto

Lieutenant-Governor's Committee on Housing Conditions in Toronto — the Bruce Report as it is more commonly known. Between that year and 1947, citizen groups as well as City Councils, attempted to implement this Report and do something about the overcrowding and its attendant evils in an extremely congested area — being that section bounded by Dundas Street on the south, Gerrard Street on the north, Parliament Street on the west and River Street on the east.

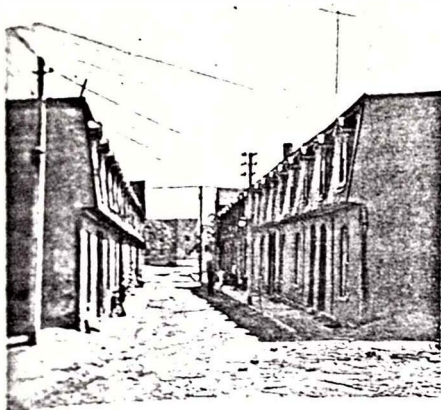
Before redevelopment, there were 628 houses and 35 commercial and dwelling units in this area, but 822 families were crowded into these small homes, as well as many roomers and boarders and, no doubt, many

other families of which the assessors were not informed. There were also 18 industrial and commercial buildings and 33 parcels of vacant land of varying sizes, previously the sites of houses which had been torn down because of their dilapidated condition. The backyards and lots were filled to capacity with junk and fires were an everyday occurrence. Plumbing and sanitary conveniences, if it could be called such, was wholly inadequate and the incidence of crime and juvenile delinquency was about the highest in the City. Recreational facilities were virtually non-existent, the only play areas being the dingy streets and postage stamp back yards.

Opposition

Although the Project had numerous and enthusiastic supporters, espe-

• **PARK:** Above is pictured, in the southwest section, one of Regent Park's recreational areas.



• **OVERCROWDING:** Pictured above is Wilmott Place, one of the narrow, dingy streets favourable to poverty and crime, which led to the demand for better housing.

cially among sociologists, there were many groups who fought it at every turn. Apartment building owners, for instance, who disliked the competition with private enterprise and ratepayer associations who foresaw burdensome taxes.

Project Launched

After the ratepayers of Toronto had approved of this pioneer redevelopment project by plebiscite on January 1, 1947, the supporters of this venture finally had their way and, after obtaining enabling legislature, The Housing Authority of Toronto was established by City Council on May 12, 1947, and entrusted with the construction, maintenance, control, operation and management of the

Regent Park Project.

A method of financing was worked out whereby the Government of Canada would contribute \$1,362,000.00 toward the cost of acquiring and clearing the site and the Province of Ontario would provide \$1,000.00 per housing unit, or a total of \$1,289,000.00 for the 1,289 units completed and occupied. The balance of the cost amounting to \$13,400,000.00 is being financed by the City of Toronto through the issuance of debentures.

Project Completed

In April, 1957, the Project was completed with the construction of the building containing 48 suites on the site of the former police station and fire hall at Dundas and Parliament Streets. The 1,289 modern housing units in the Project include 28 four and 28 five-bedroom row houses, 112 one-bedroom, 569 two-bedroom, 492 three-bedroom, 54 four-bedroom and 6 five-bedroom apartments. In addition, there is an Administration and Community Centre building, Central Heating plant and a Garage and Maintenance building.

Cost

The most critical question is — how much is the Project costing the taxpayer? The Project is showing a substantial operating profit and the gross rental revenue now approx-

imates one million dollars per annum. Of this, over a quarter of a million dollars will be paid annually in taxes. This compares with \$36,000.00 paid in 1947 for the properties in the redeveloped area. Until the debentures have been retired however, the Project will be subsidized to a certain extent but the strain on the taxpayer is infinitesimal in comparison with the benefits which will result, which cannot be measured in dollars and cents. Ultimately, the Project will become a profitable investment and, unlike other methods of financing public housing projects, will be owned outright by the City of Toronto.

Rents

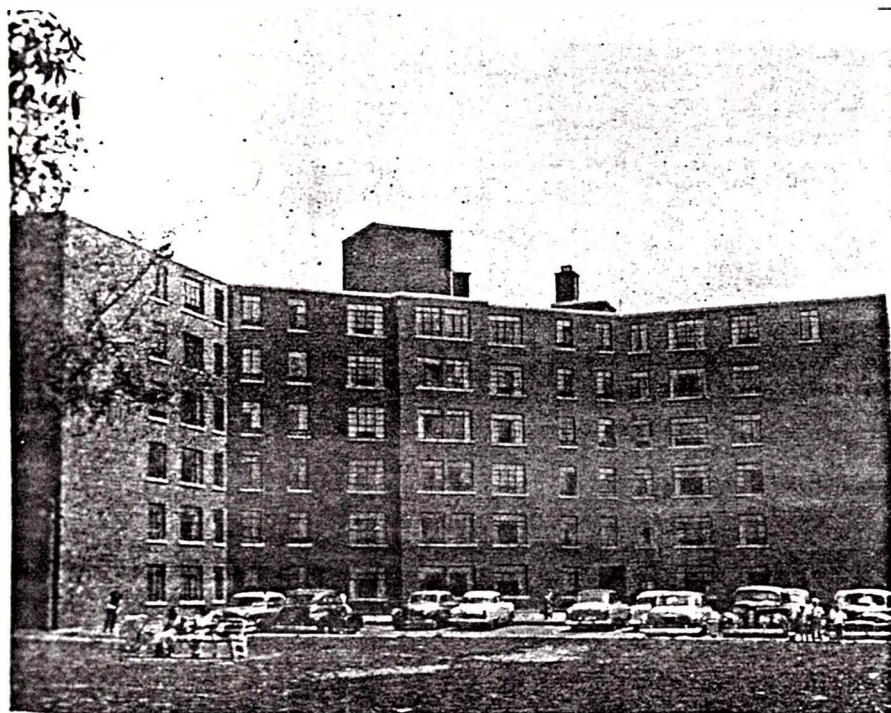
What of the rental system that was criticized and even ridiculed? The qualms felt about the impracticability

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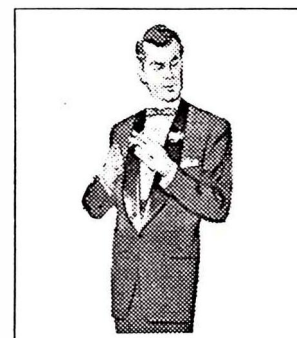
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• A rear view of No. 26, the first six-storey building put up at Regent Park North. It faces Gerrard Street.



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of this method have proved groundless and the system has received world-wide admiration and approval! The rents vary from a minimum of \$31.00 to a maximum of \$96.00 per month. At the moment, the average monthly rent is \$63.12 per unit and this is expected to be increased to \$64.00 early in the new year.

These rents are based on approximately 20% of the tenants' gross income plus a service charge of from \$11.00 to \$16.00 per month to cover heat, water and other services usually provided directly by the tenant of a house. The rent scale now in use was originally prepared directly following a wide survey and much consideration by Professor Humphrey Carver and Mrs. Alison Hopwood, both of the University of Toronto. If for any reason a tenant's income is reduced for a month or more, owing to unemployment, accident, etc., the rent is adjusted in accordance with the lower income from Unemployment Insurance, Workmen's Compensation, etc.

• **SLUM:** Typical of the squalor and run-down condition of certain Toronto housing areas as publicized in the Bruce Report of 1934 is the rear view of Midland Place, pictured on right.



Thus living in Regent Park is as good as having an insurance policy. On the other hand, of course, upward adjustments are made in the case of increased income.

Social Values

The Project has been described as a "considerable social achievement." Since redevelopment, according to Inspector Sam Johnston of No. 4 Police Station, there has been a marked decrease in the incidence of crime, juvenile and family problems in the area and the Housing Authority has noticed that the provision of

adequate, sanitary housing tends to strengthen the family ties and promote a much better outlook on life. The school principals in the surrounding area, especially those who were teaching in the vicinity before the project was started, advise that the children are cleaner, healthier, happier and are doing better scholastically since moving into the project. The percentage of attendance has improved and the children appear to be better clothed and fed. Since its existence, there has been only one (1) what might be termed a major fire in the Project, and this was confined to one room. The Chief of the Toronto Fire Department recently estimated that fires in the area have decreased by as much as 90% since redevelopment. Recreation is the "key-note" in Regent Park and the facilities now include a large Community Centre with a full size gymnasium, stage with public address system, showers and provision for a wide variety of indoor activities for all ages. In addition, the basement of one of the large apartment buildings was recently converted to provide four (4) "craft rooms." The City's Department of Parks and Recreation is presently operating the Centre on a full-time basis under trained supervision. Outdoors there are two "Tiny-Tot" playgrounds, one in the Centre Section and one in the West Section, with every standard playground facility available plus some original features. For older children, there are two baseball diamonds and large swings, in addition to which there is a paved area in the East Section for playing basketball, volleyball and badminton. The Housing Authority is justifiably proud of its athletes and its championship baseball and hockey teams.

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Popularity

The eager welcome given the Project by renters is reflected in a lengthy list of applicants awaiting admission. The Housing Authority has about 8,000 applications on file of which number it is estimated conservatively that approximately 3,000 are in the active category. In addition to this, the Authority has received large numbers of applications from single unattached elderly persons and older couples, whose main source of income is derived from pensions, etc. For the most part, these unfortunate people have always maintained their own homes, but for one reason or another, now find it necessary to locate other accommodation. The Housing Authority decided something should be done to provide modern, self-contained, housing accommodation for these people and also, to take care of the diminishing families who would be transferred to smaller accommodation and larger families placed in their present housing units. With all this in mind, the Authority, after encountering many difficulties, has awarded contracts for an eight-storey building containing 109 bachelor and one-bedroom housing units in the south-west section of the Project, where the land is fully serviced. The building will contain recreational and other facilities where senior citizens can meet, commune and continue their interest in public affairs. In order to beautify the area for the tenants and the general public alike and remove some of the harshness that is sometimes evident in public housing projects, a considerable amount of landscaping work has been done and more is planned for the Spring of 1958. During 1957, some 155 additional trees were planted, and those trees already established but in danger of dying due to blight, etc., were given a deep-feeding treatment to which they appear to have responded.

Other Responsibilities

The Housing Authority also operate and manage the City's Emergency Housing units, at present consisting of the Long Branch Staff House (86) units, Wartime and Halliday dwellings (144 units), totalling 230 units. This in addition to twelve (12) miscellaneous housing units scattered throughout the City for the most part on city-owned land.

In order to take advantage of loans made available by the Federal Government to Limited Dividend Companies, the City of Toronto Limited Dividend Housing Corporation Limited was formed in 1956, the Directors of this private company being the Members of the Housing Authority. The City of Toronto made available several city-owned properties as sites for low-rental housing and plans are now well advanced by the Company to undertake four (4) small-scale housing developments which will provide an additional 232 units of much needed low-rental housing accommodation.

Conclusion

The Regent Park (North) Housing Project has been phenomenally successful not only because its financial structure is favourable in a long term view but also because it is contributing materially to the health and happiness of a large segment of Toronto's citizenry. Numerous inquiries have been received from all parts of the world, and if the interest shown in this Project, which is Canada's first venture into the public housing and redevelopment field, is any indication, it is expected that many other communities will follow Toronto's lead!

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SOUTH REGENT PARK FEATURES UNIQUE TYPE OF CONSTRUCTION

Row housing combined with high rise apartment buildings; joint financial participation on federal, provincial and city levels

THE South Regent Park Project, which will help families experiencing difficulty in competing in the present rental housing market in Metropolitan Toronto, will contain a

The Metropolitan Toronto Housing Authority, formed in January 1956, acts for the Metropolitan Corporation in public housing activities in the Metropolitan area. The seven members are:

Mr. W. J. J. Butler
Mrs. J. W. Falkner
Mr. J. S. Keenan
Mr. G. A. Lascelles
Mr. D. B. Mansur
Dr. Albert Rose
Mr. H. W. Tate

combination of row housing and high rise apartment buildings unique in Canada. The apartment buildings, which tower 14 storeys into the air, are unique in another way. Each apartment occupies two storeys with a stairway located within the unit, so that there need only be common halls and apartment front doors on alternate floors. This reduction in the amount of necessary common hall space, makes possible the utilization of a greater proportion of the total floor area in the buildings for actual living quarters.

Typical Examples of the Families Benefitting by the Project Are:

A family consisting of a man and wife and five children, who previously occupied three rooms and shared a bathroom with five other people, has

Prepared for the Journal by
The Metropolitan Toronto
Housing Authority

now moved into a four-bedroom house. Besides the size of his family, this man's search for housing was complicated by the fact that he had tuberculosis and was out of hospital on post-sanitarium care.

Another case is that of a man, wife and five children who were previously living in one room in a rooming house with three of the children separated from the family. They had no kitchen facilities and shared the bathroom. This situation resulted from their being burnt out of their previous accommodation on Christmas Eve. They are now housed in a



• AN AERIAL VIEW of the South Regent Park Project, looking northwest, taken this spring. Shuter St. runs diagonally across middle of the picture, and Regent Park (North) can be seen on the north side of Dundas St. at the top.



• BEFORE: An interior shot of the kitchen in the house on Belshaw Avenue from which the first family moved.

four-bedroom house in South Regent Park.

These families pay rent based on approximately 20% of the total family income and covenant to report changes in income or family composition, so that rentals may be adjusted upwards or downwards in accordance with the changed circumstances.

When it came time to proceed with the South Regent Park Project, important additional legislation had been adopted which made it possible for the South Regent Project to proceed on a different pattern to the North Project. Combined with the Federal Slum Clearance Grant, joint financial participation by a partnership of the federal and provincial governments in the capital costs and operating losses of subsidized rental projects in a ratio of 75% and 25% respectively became available. Under this legislation Ontario municipalities do not participate in capital costs of subsidized rental projects but rather agree to accept municipal taxes somewhat reduced from normal taxes.

As a result, the City of Toronto, which had borne almost the full cost of the 16 million-dollar North Project, decided to take advantage of the new financial assistance thus available.

In round amounts, the total cost of redeveloping South Regent Park is estimated at 14 million dollars. Of this, the city's share will be 1½ million dollars, representing its share of the cost of acquiring and clearing the land. Total participation by

the federal government is estimated to be 10 million dollars, with the provincial share estimated at 2½ million dollars. In addition, it is contemplated that the Federal and Provincial governments will be absorbing losses in the form of rental subsidies of some \$200,000 per annum. Although municipal taxes will not be at the full rate, tax revenue to the city will be greatly in excess of that prior to redevelopment.

Original Area

The area comprises some 27 acres bounded by Dundas, River, Shuter and Regent Streets. Prior to redevelopment it contained 458 dwelling units housing 638 families, with a total population of 2,752. Of these dwellings, 219 were owner-occupied. More than half were beyond economic repair, and some 30% of the balance were in poor condition requiring major repairs.

The area was largely a residential one, although it also contained one large industry, two small ones and an industrial warehouse. When planning the Project, it was agreed that the two churches on the site should be retained, in addition to the Park School building and five houses which were in very good condition. The city-owned public bath house and workshop have been demolished and are being relocated elsewhere in the city.

Determining Accommodation Needs:

At the time the type of construction was being considered, a careful survey

REGENT PARK NORTH PROJECT

(An article dealing with the Regent Park (North) Plan appeared in the July 1955 issue of the *Journal*.)

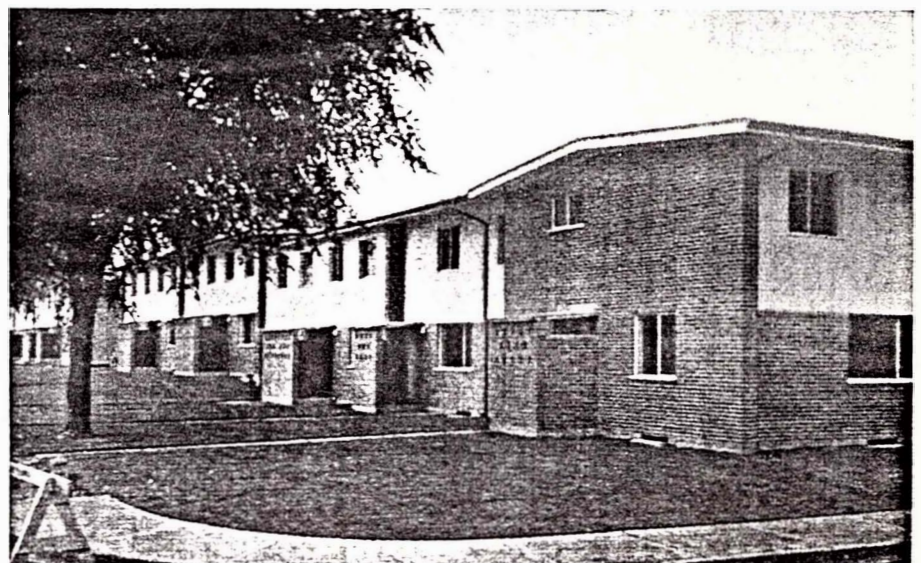
The history of the redevelopment of the whole of the Regent Park area began with the Bruce Report of 1934, prepared by the Lieutenant-Governor's Committee on Housing Conditions in Toronto, and which identified a large section in the south-eastern part of the City called Moss Park as containing the worst housing conditions in Toronto.

In 1947 the Federal Minister of Reconstruction and Supply was empowered to make slum clearance grants amounting to half the difference between the cost to the municipality of acquiring and clearing such sites and the sale price of the land for housing purposes.

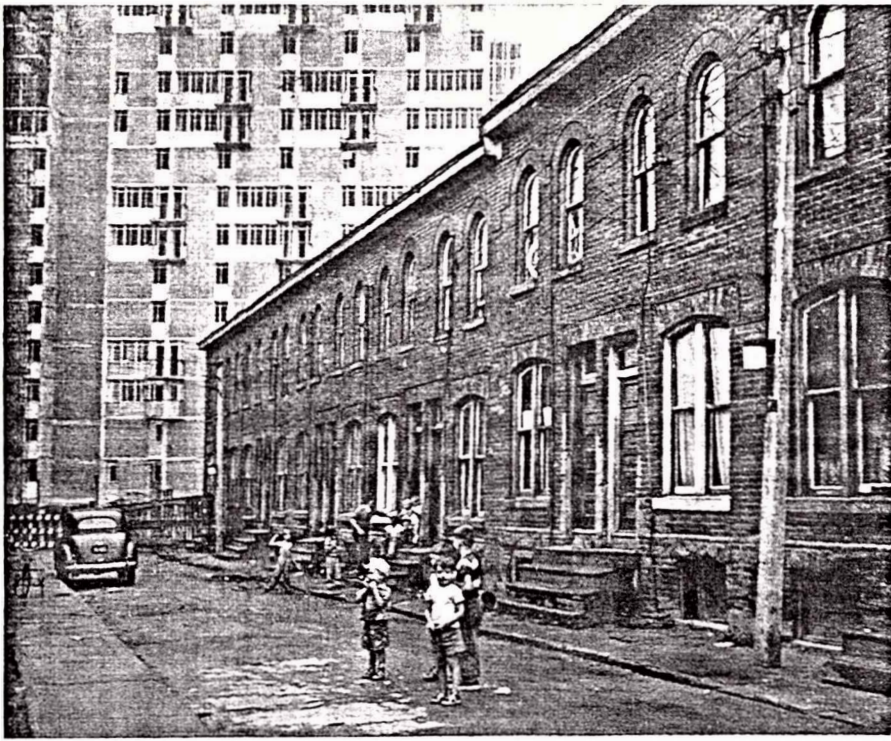
With the assistance of such a grant, and with specially approved construction grants from the Province of Ontario, the City of Toronto, through its own debenture financing, undertook the construction of 1,289 housing units on the 42.5 acres bounded by Gerrard, River, Dundas and Parliament Streets, known as the Regent Park (North) Project.

This Project—the first of its kind in Canada—is wholly owned by the City of Toronto and is administered by The Housing Authority of Toronto, whose members are appointed by Toronto City Council.

of the 638 families residing in the area was undertaken, the applications on file with the Regent Park (North)



• AFTER: An exterior shot of the row housing unit on the corner of Regent Street and Sutton Avenue into which the first family moved.



• **CONTRAST:** A picture of Belshaw Avenue from which the first family moved, showing one of the apartment buildings under construction in the background.

Project were examined and the combined results compared with census statistics for the city as a whole. From this information it appeared that there was a need by families wishing to live in the area for a larger number of four- and five-bedroom units than the average indicated by the city-wide statistics.

Accordingly the plans provided for a combination of row houses and five fourteen-storey apartment buildings to contain 35 one-bedroom, 170 two-bedroom, 322 three-bedroom, 134 four-bedroom and 70 five-bedroom units. Because it was recognized that the most desirable type of accommodation for families with children is as close to the ground as possible, and because one of the basic principles of the federal-provincial partners in undertaking such projects is the accommodation of families with children, as large a ratio of ground access units as possible was planned. All the four- and five-bedroom units as well as 49 of the three-bedroom units are contained in row houses and as many of the larger apartments as possible are located on the lower floors of the apartment buildings.

Family Relocation

The South Regent Park Project, as well as a rental project at Lawrence Heights, is administered by the Metro-

politan Toronto Housing Authority, appointed by provincial order-in-council in December 1955. Shortly after its appointment, arrangements were completed for Authority staff to assist the city in the relocation of families living on the site in South Regent Park so that demolition of the old houses could proceed and construction begin on the cleared sites. By September 1956 sufficient relocation and demolition had taken place so that three of the five high-rise buildings could be started. By March 1957 tenders were called by the construction agency of the partnership, Central Mortgage and Housing Corporation, for 148 row housing units, and April of that year saw the beginning of the remaining two apartment buildings. In March 1958 the contract for the remaining 105 row houses was let, and in April the landscaping tender for the whole project was called. It is estimated that the project will be completed, landscaped and fully occupied by March 1959.

Occupancy

Concurrently, the Authority commenced training of additional staff and the establishment of procedures for property management and processing of applications for accommodation in both South Regent Park and Lawrence Heights. As at May

15th of this year some 7,000 enquiries to the Authority's office had resulted in over 4,800 completed applications for the 1,774 units in both projects. New applications are presently being received at the rate of 150 per week.

In September 1957 the first tenants moved into a group of row houses in South Regent Park and in March 1958 the first apartment building was completed and occupied. So far 148 row houses and 192 apartments have been occupied. In addition to on-site families wishing to be rehoused, allocation of units is made to residents of the Metropolitan area in accordance with a point rating system which gives prime consideration to inadequacy of present accommodation as assessed by a staff of trained home visitors.

Until the South Regent Park Project has been completely occupied for some time, it will not be possible to make any judgments concerning social advantages accruing to the families who have moved from inadequate to adequate accommodation. Although a nucleus of the tenants will have lived in the area previously, and an additional number will have been drawn from downtown Toronto, one of the biggest problems facing the Authority and its staff will be assisting the residents of the project to stimulate and develop a community spirit and a pride in belonging to the neighbourhood, not only within the project but the area as a whole. The open spaces being created will provide places where both children and adults can find outlets for their desire for recreational activities. It is the hope that, with the aid of interested organizations, the residents of the project may find and develop leisure time occupations and interests common to all.

Experience in Regent Park (North) has now been sufficient to indicate very clearly that a new environment can do much to aid people in developing their individual strengths as well as their familial ties. There is no reason to believe that similar advantages will not pertain in the new neighbourhood in South Regent Park.

One thing which is quite certain is that, with the provision of efficient amenities for good living in safe and attractive surroundings, the families will have a far better chance than they had before they moved into the new accommodation.